

Appl. No. : 09/457,839  
Filed : December 9, 1999

#### REMARKS

The foregoing Amendment is responsive to the Office Action mailed on October 29, 2002. Applicant's representative would like to initially thank Examiner Sherr for the courtesy she extended during the telephone interview conducted on December 12, 2002.

#### I. Summary of the Amendments

By the foregoing amendments, the title has been amended to more closely reflect the pending claims.

In addition, independent Claims 31, 36 and 41 have been amended as proposed during the telephone interview and as shown in redline form on the attached pages. As discussed during the interview, the added limitations are believed to provide patentable distinctions over the references of record, and particularly U.S. Patent No. 6,092,053 to Boesch et al.

In addition, new Claims 65-69 have been added to the application to further define the invention. New independent Claim 67 is similar to Claim 60, but is not limited in scope to the use of a graphic or image.

No new matter has been added by this Amendment.

#### II. Art-based rejections of Claims 44-64

As further discussed during the interview, independent Claims 44, 46, 53 and 60, and the dependent claims that depend respectively from these claims, are believed to be patentable over the art of record without any amendments, as these claims recite features that are not disclosed or suggested by the cited art.

For example, regarding independent Claim 44, the cited references do not disclose or suggest "generating an interests profile that reflects said purchases made by the first user from the plurality of online merchants;" and "transmitting the interests profile of the first user to a web site system of at least one online merchant to allow the online merchant to provide personalized web site content to the first user," within the context of the other claims limitations.

Regarding independent Claim 46, the cited references do not disclose or suggest "providing, in a web page of the merchant web site and in conjunction with a description of a purchasable item, a reference to a graphic served by the information service server, such that when a browser running on the computer of the user retrieves the web page, the browser is caused to request the graphic from, and transmit the cookie to, the information service server;"

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and "at the information service server, in response to receiving the cookie and a request for the graphic from the computer of the user, returning to the computer of the user a single-action purchase graphic indicating that the item may be purchased with a single selection action, said single-action purchase graphic being selectable by the user to purchase the item."

Regarding independent Claim 53, the cited references do not disclose or suggest "a merchant web site having a web page that includes a reference to a graphic served by the information service server system such that when a browser retrieves the web page from the merchant web site, the browser is caused to request the graphic from the information service server system, wherein the reference to the graphic is provided in the web page in conjunction with an option to purchase an item represented within the web page," within the context of the other claim limitations. In addition, the cited references do not disclose or suggest an information service server system that "is responsive to a browser request for the graphic from a computer of a registered user by (1) using a cookie transmitted with the request to identify the registered user, and (2) returning to the computer of the registered user an instance of the graphic indicating that the item may be purchased with a single selection action."

The cited art further fails to disclose or suggest a method of personalizing a web page as defined in independent Claim 60. As discussed during the interview, this method may advantageously be used to personalize the web pages of a third party's web site for a particular user, without exposing any information about that user to the third party.

Additional distinctions over the cited art are recited throughout the dependent claims.

In view of the foregoing and other distinctions, Applicant respectfully submits that the obviousness rejection of Claims 44-64 is improper, and requests that the rejection be withdrawn.

### III. Request for copy of initialed Form 1449

Applicant again requests that the Examiner forward a copy of the initialed Form 1449 for the Information Disclosure Statement (IDS) dated December 9, 1999. As mentioned in Applicant's previous Office Action response, this IDS was apparently considered when the application was first examined, but the initialed Form 1449 was not attached to the first Office Action.

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IV. Conclusion

In view of the foregoing amendments and remarks, Applicant submits that the claims are patentable over the cited art, and requests that the application be allowed.

If any issues remain which can potentially be resolved by telephone, the Examiner is invited to call the undersigned attorney of record at his direct dial number of 949-721-2950.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP.

Dated: 12-23-02

By: 

Ronald J. Schoenbaum  
Registration No. 38,287  
Attorney of Record  
Customer Number 20,995

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

*The title of the invention has been revised as follows:*

**[WALLET SERVICE AND ASSOCIATED METHODS FOR FACILITATING  
ONLINE TRANSACTIONS]SYSTEM AND METHODS FOR FACILITATING  
TRANSACTIONS ON, AND PERSONALIZING WEB PAGES OF, THIRD PARTY WEB  
SITES**

*Claims 31, 36 and 41 have been amended as follows:*

31. (Amended) A system for facilitating online transactions, comprising:

an electronic wallet system that stores customer information, including payment information, for each of a plurality of registered users, and disseminates said customer information to online merchants in response to requests from the registered users; and

at least one merchant web site system that offers items for sale, and provides an option for customers to use the electronic wallet system to supply information for purchasing said items;

wherein the electronic wallet system is responsive to selection of said option by a registered user by authenticating the registered user and transmitting the customer information of the registered user to the merchant web site system, whereby the registered user can make a purchase from the merchant web site system without creating an account with the merchant web site system;

and wherein the electronic wallet system tracks item purchases made by registered users from the at least one merchant web site, and provides registered users with online access to histories of such item purchases.

36. (Amended) A system for providing a server-side wallet service, the system comprising:

a service web site that provides functionality for users to register with the wallet service and to provide customer information and authentication information for use of the

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wallet service, said customer information including payment information for making purchases from merchant web sites that support customer use of the wallet service; and

a server system that authenticates registered users of the wallet service and selectively disseminates the customer information of the registered users to the merchant web sites in response to user requests, the server system thereby allowing registered users of the wallet service to make purchases from the merchant web sites using previously-specified customer information;

wherein the server system is responsive to a request to transfer the customer information of a registered user to a selected merchant web site by at least (1) using the authentication information of the registered user to authenticate the registered user, and (2) if the registered user is successfully authenticated, sending customer information of the registered user to the selected merchant web site to permit the merchant web site to transact a sale to the registered user, whereby the registered user may make a purchase from the selected merchant web site without having a preexisting account with, and without providing payment information to, the selected merchant web site;

and wherein the server system further tracks purchases made by the registered user from the merchant web sites, and provides the registered user with a unified history of such purchases.

41. (Amended) A method for facilitating online transactions between users and online merchants, the method comprising:

storing customer information for each of a plurality of registered users in a database, said customer information including payment information of registered users;

receiving a request that the customer information of a registered user be provided to a selected merchant web site system, said request generated in response to an action performed by the registered user while accessing the merchant web site system;

receiving authentication information submitted by the registered user;

verifying that the authentication information submitted by the registered user is valid; and

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in response to determining that the authentication information submitted by the registered user is valid, transmitting customer information of the registered user to the selected merchant web site system to allow the registered user to make a purchase from the merchant web site system using previously specified information stored in the database;

whereby the registered user may make a purchase from the selected merchant web site system without having a preexisting account with, and without providing payment information to, the selected merchant web site system;

wherein the customer information of the registered user further includes an interests profile that reflects purchases made by the registered user from each of a plurality of online merchants, such that the merchant web site system may personalize web site content for the registered user.

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